



FamilyMobileCU User Guide

About this service

Our new FamilyMobileCU Mobile Banking is simple, convenient, fast, and secure. Use your phone to access your accounts, check your balances, and transfer funds. Anytime. Anywhere. Right in the palm of your hand. If you use a smartphone, you can use our new mobile App or access it via our new mobile site. If you have a phone limited to text capability, you can use Text Banking. You must first enroll to use these services.

Registration and Activation

This chapter describes the process to register for mobile banking and enroll the mobile device(s) you will be using. You must have a valid account at a participating credit union to enroll in CO-OP Mobile. You also need the address of the registration website from your credit union, which should be provided on your credit union's website as a link.

A. Register for a Mobile Banking Account

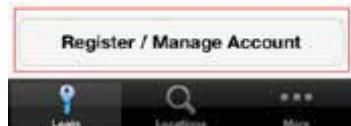
This task is usually performed on a computer.

1. Access the first registration screen by doing one of the following:
 - . If you are using a computer, click on the link from your credit union's website to register for mobile banking. (Your credit union's product name may be different.)

The screenshot shows a mobile web browser interface. At the top, there are standard status icons for signal strength, battery level, and time (12:42 PM). Below this is a blue header bar with the text "MOBILE DEMO". The main content area contains a form with the following fields:

- User ID: juli**
- Password: Required
- Save My User ID: ON (with a toggle switch)

A large "Sign On" button is located at the bottom of the form.



- . If you are using a mobile device, open your browser and navigate to the mobile registration website.



The following website screen appears.



2. Click **NEW USER?** The terms and conditions screen appears.



3. Click to **ACCEPT TERMS & CONDITIONS**. Step 1 of the enrollment process appears.

The Mobile Demo

Welcome to The Mobile Demo

STEP 1: Verify Identity

Primary Account Number *

6007

Name as it Appears on Account *

Julie Keller

Last 5 Digits of Social Security Number *

76666

5 Digit Zipcode *

30097

Enter the characters shown below *

III

Continue

Cancel

Required Information

Mobile Registration

Welcome to The Mobile Demo

STEP 1: Verify Identity

Primary Account Number *

Name as it Appears on Account *

Last 5 Digits of Social Security Number *

5 Digit Zipcode *

Enter the characters shown below *

III

Continue

Cancel

4. Enter the requested information exactly as it is recorded on your account record with the credit union.
5. Enter the CAPTCHA word shown in the image and select CONTINUE. If you cannot read the word, select REFRESH for a new word. This will not interrupt the registration process.

If the CAPTCHA characters did not match, an error message appears along with a new image. Enter matching characters again and select CONTINUE. Repeat if necessary until Step 2 appears.

The Mobile Demo

Welcome to The Mobile Demo

FAQ | Help

STEP 2: Select Security Questions

Security Question *

What is your father's middle name?

Your Answer:

Adrian

Security Question *

What is your mother's maiden name?

Your Answer:

Baden

Security Question *

In what city were you born?

Your Answer:

Sheboygan

Continue

Cancel

Required Information

Mobile Registration

Welcome to The Mobile Demo

STEP 2: Select Security Questions

Security Question *

Select...

Your Answer:

Select...

Your Answer:

Select...

Your Answer:



6. Select three security questions and enter your answers. Then select CONTINUE. Step 3 of the enrollment process appears.

The Mobile Demo

Welcome to The Mobile Demo

FAQ | Help

STEP 3: Create User ID and Password

User ID: * Juliek

Password: * *****

Confirm Password: * *****

Continue

Cancel

*Required Information

Welcome to The Mobile Demo

FAQ | Help

STEP 3: Create User ID and Password

User ID: * juliek

Password: * *****

Confirm Password: * *****

Continue

Cancel

*Required Information

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7. Enter a USER ID and PASSWORD. Re-enter the password.

NOTE: User IDs must be 4 to 32 alphanumeric characters (no spaces or special characters). Passwords must be 6 to 32 characters.

8. Click CONTINUE. Your account registration is complete when the following screen appears.

at. Verizon 12:47 PM 86% Mobile Registration

m.co-opmobile.org/mobiledemo Search

MOBILE DEMO

Welcome to The Mobile Demo

FAQ | Sign Off

You have successfully registered for The Mobile Demo mobile banking.

To Enroll Your device for mobile banking, please follow the instructions below:

<<<<< .working

Mobile Web: Please select the following link.

<https://m.co-opmobile.org/mobiledemo>

Applications: Please select the icon to launch the application or click the link below to download the application to your device.

<https://m.co-opmobile.org/mobiledemo>

Text Banking: Please visit the The Mobile Demo Mobile Banking Center from your computer.

<https://m.co-opmobile.org/mobiledemo-mr>

9. If you are using a computer and plan to enroll your phone for text banking, copy the TEXT BANKING URL at the bottom of the screen. Click SIGN OFF and continue with the next task.



10. If you are using your phone, first enroll for mobile web, which can be done on your phone.
- . For mobile web, click on the MOBILE WEB link and go to step 1.
 - . If you also want to enroll for text banking, return to this next task when you are at a computer.

B. Enroll Your Phone for Text Banking

This task is required if you want to use your phone for text banking and it must be performed on a computer. (While it can be performed on an internet-enabled phone, the website is not optimized for mobile viewing.) You will then need to activate text banking on your phone.

TIP: If you plan to use mobile web, this task is not required. But you may want to enroll because you will receive the URL for mobile web in a text message. Then you can simply click on the link instead of typing it into your phone's browser.

1. In your browser's address bar, paste or type the Text Banking URL from step 9 in the previous task and press ENTER. You are directed to the Mobile Banking Center.

Welcome to The Mobile Demo Mobile Banking

Frequently Asked Questions | Terms and Conditions

The Mobile Demo Mobile Banking is free*, secure and convenient.

- Check account balances.
- Transfer funds.
- Find nearest branches/ATM locations and more!

SIGN IN

New or Existing Mobile Banking Users

Username

Password

[Forgot User ID or Password?](#)

SIGN IN

All you need is your Online Bank sign-in information and a data capable mobile device that can support text messaging, mobile browsing or applications**.

Don't have user credentials? [Sign up for Online Banking](#)

*Data charges from your wireless carrier may apply.
**Please check with your wireless carrier for roaming details of your plan.

Please note: The Mobile Demo Mobile Banking site mobile browser or application may vary depending on your device and wireless provider plan. Your wireless carrier may require an extra step to use. Please check with your wireless carrier for details of your plan.

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2. Enter the USERNAME and PASSWORD you established in Step 7. Click SIGN IN>>. The security questions appear on the right side of the screen.



Welcome to The Mobile Demo Mobile Banking

[Frequently Asked Questions](#) | [Terms and Conditions](#)

The Mobile Demo Mobile Banking is free*, secure and convenient.

- Check account balances
- Transfer funds
- Find nearest branches/ATM locations and more!



SIGN IN

Please answer the following challenge questions:

What is your father's middle name?

Answer

What is your mother's maiden name?

Answer

On what street did you grow up?

Answer

Submit Answers

All you need is your Online Bank sign-in information and a data capable mobile device that can support text messaging, mobile browsing or applications**

3. Enter your answers to each of the security questions and click SUBMIT ANSWERS. The following screen appears.



Mobile Banking Center

Welcome to The Mobile-Demo-Mobile Banking

[Frequently Asked Questions](#) | [Sign Off](#)

My enrolled mobile devices:

ADD MOBILE DEVICE

You do not have any mobile devices enrolled for The Mobile-Demo-Mobile Banking

[Add mobile device](#)

Mobile Banking

- Get account balances
- View recent transaction history
- Transfer funds between accounts
- Find ATMs and branches

[Mobile Banking URL >>](#)
[Downloadable App URL >>](#)

Text Banking

Use text messaging (SMS) to:

- Get account balances
- View recent transaction history

[Text Banking Commands >>](#)



4. Click ADD MOBILE DEVICE. The following screen appears.



Welcome to The Mobile Demo Mobile Banking

Get started in two easy steps!

STEP 1
Enroll your mobile device

STEP 2
Activate The Mobile Demo Mobile Banking

Mobile Carrier:

Enter your mobile phone number:

Terms and Conditions:

[Printer Friendly Version](#)

END USER LICENSE AGREEMENT TERMS FOR MOBILE BANKING
To be Agreed to by End User Prior to Use of the Mobile Banking Service

1. General. Access to your financial institution's services via your mobile device is powered by the mobile technology solution owned by mPoundry, Inc (the "Licensor"). The Licensor is not the provider of any of the financial services available to you through the Software (defined below), and the Licensor is not responsible for any of the materials, information, products or services made available to you through the Software.

2. Ownership. You acknowledge and agree that the Licensor is the owner of all right, title and interest in and to the mobile technology solution made available to you hereunder, including but not limited to any downloaded software and the computer programs contained therein, as well as any accompanying user documentation, and all subsequent copies, updates or versions thereof, regardless of the media or form in which they may exist (all of which is collectively referred to herein as the "Software"). You may not use the Software unless you have first accepted the terms of this Agreement.

3. License. Subject to the terms and conditions of this Agreement, you are hereby granted a personal, nonexclusive, nontransferable license to use the Software (in machine readable object code form only) in accordance with the terms of this Agreement and for the sole purpose of enabling you to use and enjoy the benefits of your financial institution's services made available via the Software. This is not a sale of the Software. All rights not expressly granted to you by this Agreement are hereby reserved by

I have read, understood and agreed on the Terms and Conditions of Use for The Mobile Demo Mobile Banking and so signify by clicking "I accept the Terms and Conditions of Use" and proceeding to use the product.

I accept the Terms and Conditions of Use

CANCEL

ENROLL

5. In the MOBILE CARRIER field, select your carrier from the drop-down list.
6. Enter your MOBILE PHONE NUMBER.
7. Accept the TERMS AND CONDITIONS OF USE by checking the box at the bottom.
8. Click ENROLL>>. The following screen appears.



Welcome to The Mobile Demo Mobile Banking

Get started in two easy steps!

STEP 1
Enroll your mobile device

STEP 2
Activate The Mobile Demo Mobile Banking

My Enrolled Devices

(909) 257-1161 | Verizon [\[Edit\]](#)

Your mobile device is enrolled. To start using The Mobile Demo Mobile Banking, you need to activate the service on your mobile device.

The activation process determines if your mobile device is compatible with Text Banking and Mobile Banking. Choose the best option(s) to fit your needs, then select "Continue".



Text Banking

Use text messaging (SMS) to:

- Get account balances
- View recent transaction history



Mobile Banking

- Get account balances
- View recent transaction history
- Transfer funds between accounts
- Find ATMs and branches

[CONTINUE](#)



9. Both the TEXT BANKING and MOBILE BANKING options are checked by default, if they are both offered by your credit union. Click the CONTINUE>> button. The following screen appears, displaying your activation code for text banking.



The Mobile Demo Mobile Banking

Sign Off

STEP 1 Enroll your mobile device

STEP 2 Activate The Mobile Demo Mobile Banking

(920) 207-7121 | U.S. Cellular
You must use your mobile device to complete the activation process within 24 hours.
If your activation code expires, visit <https://m.co-opmobile.org/mobiledemo-mbc> to get a new activation code.

Your Activation Code: **140177**
Expires on **Thu, Mar 28, 2013 11:00 AM EDT**

Activation Instructions PRINT ACTIVATION INSTRUCTIONS

You have successfully enrolled (920) 207-7121 for Text Banking and Mobile Banking!
To start, you'll need to activate Text Banking and then Mobile Banking on your mobile device. Activation ensures a secure association with your device. It's easy, just follow these steps:

- 1 Get text banking message.
If you are activating Text Banking, a text (SMS) message will be sent to (920) 207-7121 from 282228. 282228 is the SMS code for The Mobile Demo. If you have not received the message in 10 minutes, or if you are re-activating Text Banking on this phone, send us your activation code by SMS to 282228. If (920) 207-7121 is not your phone number, please go to <https://m.co-opmobile.org/mobiledemo-mbc> to edit or change your phone number.
- 2 Reply with activation code.
To complete Text Banking activation, reply to this message with your Activation Code 140177. Please be certain to only enter the 6 digit code in your reply. Your activation code will expire Thu, Mar 28, 2013 11:00 AM EDT. If you try to activate after this time, you'll need to obtain another activation code from <https://m.co-opmobile.org/mobiledemo-mbc>.

10. Make a note of the activation code. You will need it to activate text banking on your phone.

C. Activate Text Banking on Your Phone

This task must be performed on your mobile phone. These steps assume that you have enrolled for text banking and also may have enrolled in Mobile Banking (web).

Activate Text Banking

11. Within a few minutes of enrolling your phone, you will receive a text message from your credit union's shortcode, 28228.



12. Reply to the message with the six-digit activation code provided when you enrolled. You will receive a response confirming that your activation was successful. If you have not received the initial text message in 10 minutes, or you are re-activating a phone, text your activation code to **282228**.

NOTE: If you have forgotten your activation code or it has expired, return to the enrollment website to request another one. See page 3-16 for more information.



13. Following activation, you will receive a second message containing a link to the mobile banking web log-in page. Continue with the next section if you want to activate mobile web service.



You may now begin using text banking.

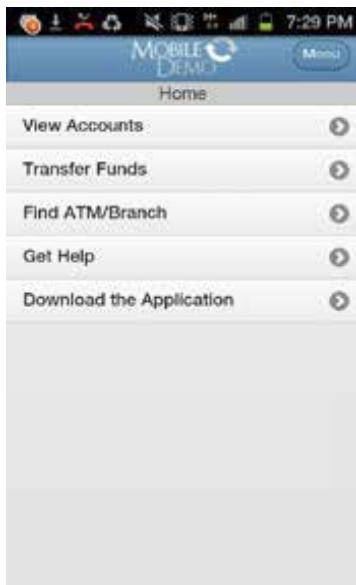


D. Activate Mobile Web on Your Device

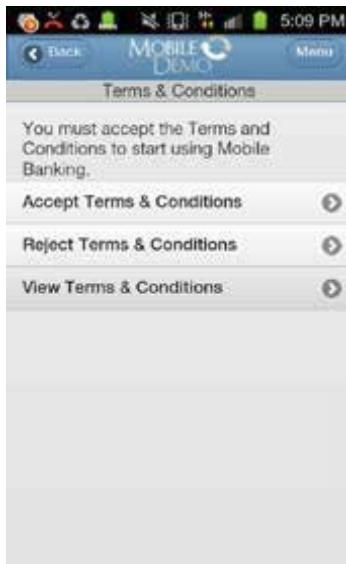
NOTE: In order to successfully activate mobile web service on your device, your web browser must support cookies. If cookies are disabled or not supported, your device will not "remember" your activation information and you will be prompted for an activation code each time you return to the service. For more information on cookies support on your device model, contact your mobile network carrier.

1. Using your phone's browser, display the Home page for mobile web. You can access this URL by either of the following methods:
 - . If you enrolled your phone for text banking, click on the link in the second text message.
 - . If you used your phone to register as a mobile user, click on the Mobile Web link on the last registration screen

The following screen appears in your phone's browser.



2. Select VIEW ACCOUNTS. The Terms & Conditions screen appears.





3. Select ACCEPT TERMS & CONDITIONS. The Sign On screen appears.

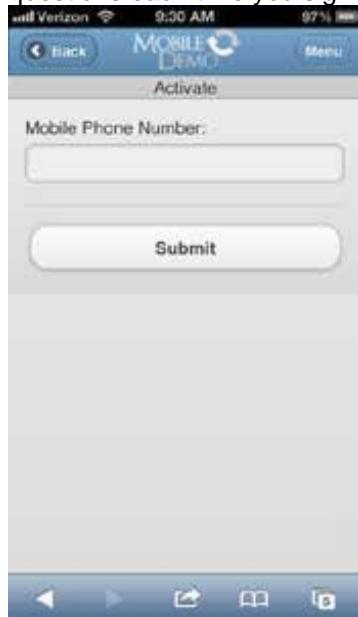
User ID:
Password:
Sign On
Register / Manage Account

4. Enter your USER ID and PASSWORD and select SIGN ON. The Security Questions appear.

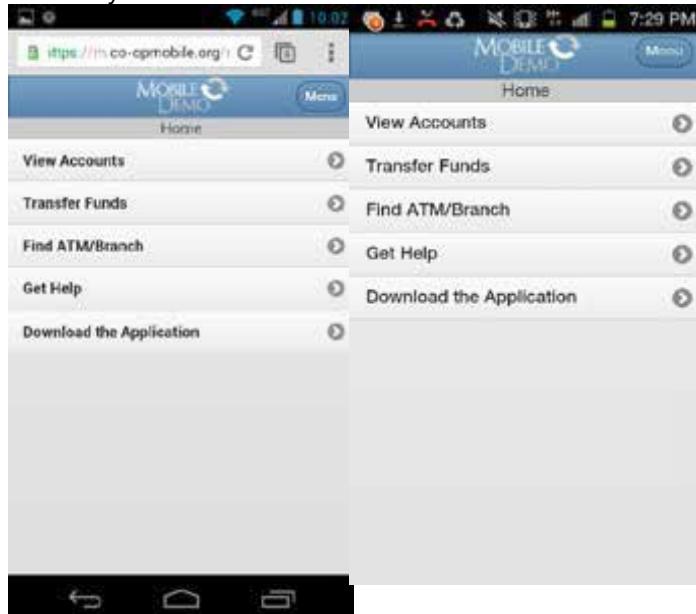
We did not recognize your device.
On what street did you grow up?
What is your mother's maiden name?
Would you like to remember this device?
 No, not now.
 Yes, remember my device.
Submit



5. Enter answers to the security questions. Select YES, REMEMBER MY DEVICE if you do not want to answer the security questions each time you sign on. Select SUBMIT. The Activate screen appears.



6. Enter your MOBILE PHONE NUMBER and select SUBMIT. The account summary appears.





3. Making Changes

Once you (a user) are enrolled in CO-OP Mobile, you can change your password or your security questions from your mobile device, as described in the first three sections of this chapter. However, other changes must be made using the Mobile Banking Center from a computer. These changes include the following:

- Adding a phone.
- Changing your phone number or carrier.
- Temporarily disabling or re-enabling a phone.
- Permanently removing a phone from the service.

The Mobile Banking Center also allows you to get an activation code, view FAQs, or get the mobile web URL.

NOTE: Only one primary account number at a credit union is supported with a single user ID and password per account owner and one user ID and password per joint owner. Joint owner authentication information (last five digits of SSN, name) must be provided to NGN by host processor.

A. Making Account Changes on Your Mobile Device

Follow the steps in this section to change your password or your security questions.

1. Signing On

1. On your mobile device, select REGISTER/MANAGE ACCOUNT from the Sign On screen in Mobile Banking.



You are re-directed to the registration website.



Verizon 3:43 PM 59%
Mobile Registration
m.co-opmobile.org/m/
Search
MOBILE DEMO
Welcome to The Mobile Demo
FAQ | Help
User ID:
Julek
Password:

Forgot User ID or Password?
New User?
Sign On
© 2011 The Mobile Demo. All Rights Reserved

2. Enter your USER ID and PASSWORD.

NOTE: If you click on FORGOT YOUR USER ID OR PASSWORD?, you will be prompted to re-enroll. Return to page 2-1 for instructions.

Select SIGN ON.

3. If the following screen appears, answer each security that you selected during enrollment and select CONTINUE.

Verizon 3:47 PM 58%
Mobile Registration
m.co-opmobile.org/m/
Search
MOBILE DEMO
Welcome to The Mobile Demo
FAQ | Help
STEP 2: Reset Security Questions
Security Question:
Select...
Your Answer:
Security Question:
Select...
Your Answer:
Security Question:
Select...
Your Answer:
Sign On



The Welcome page appears.



If you want to change your password, continue with the next task.

2. Changing Your Password

1. Select CHANGE PASSWORD. The Change Password screen appears.
- 2.





2. Enter a new password in both fields and select CONTINUE. A confirmation message appears.



3. Select OK. You are returned to the Welcome screen.



3. Changing Your Security Questions

1. Select CHANGE SECURITY QUESTIONS. The security questions page appears

AT&T Verizon 3:49 PM 90%

m.co-opmobile.org/mini

MOBILE DEMO

Welcome to The Mobile Demo
[FAQ](#) | [Help](#) | [Sign Off](#)

Change Security Questions

Security Question:^{*}
Select...

Your Answer:

Security Question:^{*}
Select...

Your Answer:

Security Question:^{*}
Select...

Your Answer:

2. Select and answer three security questions. Then select CONTINUE. A confirmation message appears.

AT&T Verizon 3:50 PM 90%

m.co-opmobile.org/mini

MOBILE DEMO

Welcome to The Mobile Demo
[FAQ](#) | [Sign Off](#)

You have successfully changed your security questions.

OK

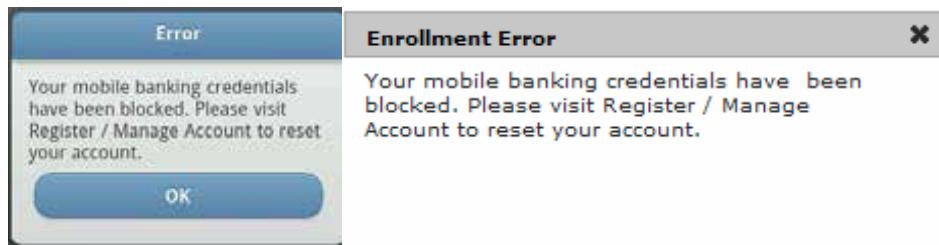
© 2011 The Mobile Demo All Rights Reserved.

3. Select OK. You are returned to the Welcome screen



4. Resetting Your Account

If your credentials have been blocked and the following message appears, you must re-set your account.



//

1. Go to the registration site sign-on screen.

- If you received this message in mobile web, select OK. On the Sign-On screen, select REGISTER/MANAGE ACCOUNT.
- If you received this message while visiting the Mobile Banking Center, select FORGOT USER ID OR PASSWORD?

You are re-directed to the registration site.





2. On the registration site sign-on screen, select FORGOT USER ID OR PASSWORD? The following screen appears.
3.

3. Re-enter all requested information, including security questions, user ID and password.
For help, see steps 4 through 7. The following confirmation appears.



5. Manage Devices

Device management must be done on the Mobile Banking Center website. When you select MANAGE DEVICES on your phone, the following screen appears, providing you with the Mobile Banking Center URL. See the next section for instructions.



B. Making Device Changes on a Computer

This may also be done on smart phones or iPads. You will need the URL for the Mobile Banking Center from one of the following:

The mobile registration website under MANAGE DEVICES (see previous task).
Your credit union's website should include a link to the mobile banking center.



1. Signing On

- In your browser, go directly to the mobile banking center. The sign on screen appears.

The screenshot shows the 'Mobile Demo Mobile Banking' sign-in interface. At the top left is the 'MOBILE DEMO' logo. Below it, a banner states: 'The Mobile Demo Mobile Banking is free*, secure and convenient.' It lists three features: 'Check account balances', 'Transfer funds', and 'Find nearest branch/ATM locations and more'. To the right of the banner is a 'SIGN IN' button. Below the banner is a 'New or Existing Mobile Banking Users' section with 'Username' and 'Password' fields, a 'Forgot User ID or Password?' link, and another 'SIGN IN' button. At the bottom of the page, there's a note about needing Online Bank sign-in information and a mobile device that supports text messaging, mobile browsing or applications. It also includes links for 'Sign up for Online Banking' and 'Frequently Asked Questions | Terms and Conditions'. A small disclaimer at the very bottom reads: '©2012 The Mobile Demo. All rights reserved. *Please be sure to use your Online Bank sign-in information and a data capable mobile device that can support text messaging, mobile browsing or applications**. Your wireless carrier has restrictions about your account. **Please contact your service provider for details of plan restrictions.'

- Enter your USERNAME and PASSWORD. Then select SIGN IN>. The security questions appear.

This screenshot is identical to the one above, showing the 'Mobile Demo Mobile Banking' sign-in page. The 'SIGN IN' button has been clicked, and now a challenge question form is displayed. It asks 'Please answer the following challenge questions.' and lists three questions with their respective answer fields: 'What is your father's middle name?', 'What is your mother's middle name?', and 'On what street did you grow up?'. Below these is a 'Select Answers' button. The rest of the page, including the banner, user input fields, and footer, remains the same.



3. Enter the answers you provided during enrollment and click SUBMIT ANSWERS. The next screen displays your currently enrolled devices, and the services in which they are enrolled.

The screenshot shows the 'Mobile Banking Center' page. At the top, there's a 'Mobile Demo' logo and links for 'Frequently Asked Questions' and 'Sign Off'. Below that, a section titled 'My enrolled mobile devices:' lists two devices:

- (609) 257-1161**
Last Updated: Tue, Mar 26, 2013 04:25 PM EDT
Text Banking: Activated
Mobile Banking: Activated
[Change device activation status](#) | [Unlink this mobile device](#) | [Remove this mobile device](#)
- iPad**
Last Updated: Tue, Mar 26, 2013 03:09 PM EDT
Mobile Banking: Activated
[Unlink this mobile device](#) | [Remove this mobile device](#)

Below the device list are two boxes: 'Mobile Banking' and 'Text Banking'. Each box contains a bulleted list of services and a link to 'Text Banking Commands'.

Mobile Banking	Text Banking
<ul style="list-style-type: none">Get account balancesView recent transaction historyTransfer funds between accountsFind ATMs and branches Mobile Banking URL Downloadable App URL	<p>Use text messaging (SMS) to:</p> <ul style="list-style-type: none">Get account balancesView recent transaction history Text Banking Commands

ACTIVATE Now indicates you have enrolled the device, but have not activated it on your phone.

ACTIVATED means you are enrolled and activated.

NOTE: For disabled phones, a message is displayed in red, SERVICES ON THIS PHONE ARE DISABLED, indicating the phone is disabled for all modes. To re-enable a phone, go to step 1.



2. Add a Device

1. On the Mobile Banking Center screen, click ADD PHONE.

The screenshot shows the 'Mobile Banking Center' interface. At the top, there's a 'Mobile DEMO' logo and a 'Mobile Banking Center' title. Below that, a message says 'Welcome to The Mobile Demo's Mobile Banking'. To the right, there are links for 'Frequently Asked Questions' and 'Sign Off'. The main area is titled 'My enrolled mobile devices:' and shows '(509) 257-1181'. It lists 'Last Updated: Wed, Mar 27, 2013 10:10 AM PDT', 'Text Banking: Activated', and 'Mobile Banking: Activated'. Below this, there are three buttons: 'Change my phone number or carrier', 'Delete this mobile device', and 'Reserve this mobile device'. On the left, under 'Mobile Banking', there's a list of features: 'Get account balances', 'View recent transaction history', 'Transfer funds between accounts', and 'Find ATMs and branches'. Below this is a link 'Mobile Banking URL: http://www.FamilyMobileCU.com/mobile/banking'. On the right, under 'Text Banking', it says 'Use text messaging (SMS) to:' with options 'Get account balances' and 'View recent transaction history', followed by a link 'Text Banking Commands >'. A large blue button at the bottom right is labeled 'ADD MOBILE DEVICE' with a red border around it.

The following screen appears.

The screenshot shows the 'Welcome to The Mobile Demo Mobile Banking' enrollment screen. At the top, it says 'Welcome to The Mobile Demo Mobile Banking' and 'Get started in two easy steps!'. Step 1 is 'Enroll your mobile device' and Step 2 is 'Activate The Mobile Demo Mobile Banking'. Below this, there's a field for 'Mobile Carrier' with a dropdown menu showing 'Select' and a text input field for 'Enter your mobile phone number' containing '(509) 257-1181'. Under 'Terms and Conditions:', there's a link 'Privacy Friendly Version'. A scrollable 'END USER LICENSE AGREEMENT (EULA) FOR MOBILE BANKING' is shown, which includes the following text:

To be Agreed to by First User Prior to Use of the Mobile Banking Service

1. General. Access to your financial institution's services via your mobile device is powered by the mobile technology solution owned by iFinancial, Inc. (the "Licensor"). The Licensor is not the provider of any of the financial services available to you through the Software (defined below), and the Licensor is not responsible for any of the materials, information, products or services made available to you through the Software.

2. Ownership. You acknowledge and agree that the Licensor is the owner of all right, title and interest in and to the mobile technology solution made available to you hereunder, including but not limited to any downloaded software and the computer programs contained therein, as well as any accompanying user documentation, and all subsequent copies, updates or versions thereof, regardless of the media or form in which they may exist (all of which is collectively referred to herein as the "Software"). You may not use the Software unless you have first accepted the terms of this Agreement.

3. License. Subject to the terms and conditions of this Agreement, you are hereby granted a personal, non-exclusive, non-transferable license to use the Software (in machine readable object code form only) in accordance with the terms of this Agreement and for the sole purpose of enabling you to use and enjoy the benefits of your financial institution's services made available via the Software. This is not a sale of the Software. All rights not expressly granted to you by this Agreement, are hereby reserved by

I have read, understood and agreed on the Terms and Conditions of Use for The Mobile Demo Mobile Banking and so signify by clicking 'I accept the Terms and Conditions of Use' and proceeding to use the product.

I accept the Terms and Conditions of Use



2. In the MOBILE CARRIER field, select the phone carrier from the drop-down list.

NOTE: If you select OTHER/IPOD TOUCH, text banking will not be available. You may be able to use the Mobile Web service from other web-enabled phones, but support cannot be guaranteed for non-certified carriers.

3. Enter the mobile phone number in the next field.

4. Review the Terms and Conditions and check the I ACCEPT box near the bottom.

5. Select ENROLL. The following screen appears for you to select the service modes for this phone.

The screenshot shows a mobile banking activation page. At the top, it says "Welcome to The Mobile Demo Mobile Banking" and "Get started in four easy steps!". Below this, there are two tabs: "STEP 1 Enroll your mobile device" (which is currently selected) and "STEP 2 Activate The Mobile Demo Mobile Banking".

The main content area is titled "My Enrolled Devices" and shows a single entry: "(320) 291-7121 | U.S. Cellular | [1.800.291.7121](#)".

A note below the device information states: "Your mobile device is enrolled. To start using The Mobile Demo Mobile Banking, you need to activate the service on your mobile device." It also mentions: "The activation process determines if your mobile device is compatible with Text Banking and Mobile Banking. Choose the best option(s) to fit your needs, then select "Continue".

Two options are presented in boxes:

- Text Banking**: "Use text messaging (SMS) to:"
 - Get account balances
 - View recent transaction history
- Mobile Banking**: "Get account balances, View recent transaction history, Transfer funds between accounts, Find ATMs and branches"

A blue "CONTINUE" button is located at the bottom left of the screen.



6. Both TEXT BANKING and MOBILE BANKING are selected by default. Click CONTINUE. The following screen appears with your activation code.

The screenshot shows a mobile banking activation process. At the top, there's a 'MOBILE DEMO' logo with a circular arrow icon. Below it, the title 'The Mobile Demo Mobile Banking' is displayed, along with a 'Sign Off' link. The main content area has two tabs: 'STEP 1: Enter your mobile device' (which is currently active) and 'STEP 2: Activate The Mobile Demo Mobile Banking'. Under 'STEP 1', the phone number '(920) 207-7121 | U.S. Cellular' is listed, with a note that activation must be completed within 24 hours. It also includes a link to obtain a new activation code if the current one expires. The 'Your Activation Code: 140177' is prominently displayed, with an expiration date of 'Thu, Mar 28, 2013 11:00 AM EDT'. Below this, an 'Activation instructions' section provides step-by-step guidance for activating text banking, including a 'PRINT ACTIVATION INSTRUCTIONS' button.

The screen also provides activation instructions. Scroll down to see text banking commands, and other mobile banking information.

7. Make a note of your activation code if you are enrolling for text banking. The next time you visit the Mobile Banking Center, the additional device appears with service status of ACTIVATE Now.

The screenshot shows the 'Mobile Banking Center' interface. At the top, there's a 'MOBILE DEMO' logo and a 'Mobile Banking Center' title with a 'Frequently Asked Questions' and 'Sign Off' link. Below this, a 'My enrolled mobile devices:' section lists '(920) 207-7121 | U.S. Cellular' with 'Text Banking: Activate Now' and 'Mobile Banking: Activate Now' status indicators. There are links to change or cancel enrollment, disable the device, remove the device, and get an activation code. Below this, two boxes provide details for 'Mobile Banking' and 'Text Banking', each listing several services. At the bottom, there are download links for 'Mobile Banking App' and 'Text Banking Commands'.



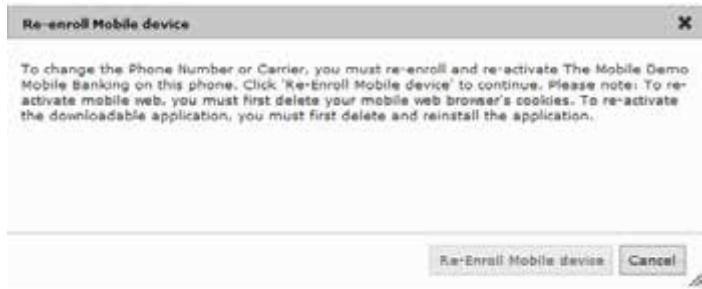
8. Your phone has been enrolled for the service mode(s) selected. However, the service must be activated on your phone.

3. Change Phone Number or Carrier

Use this function if your phone number or carrier changes. You will be removing the existing phone details and re-enrolling your phone with the new information.

(909) 287-4151
Last Updated: Mon, Mar 25, 2013 02:28 PM EDT
Text Banking: [Activate Now](#)
Mobile Banking: Activated
[Change my phone number or carrier](#) | [Disable this mobile device](#) | [Delete this mobile device](#) | [Get Activation Code](#)

1. On the Mobile Banking Center screen, click CHANGE MY PHONE NUMBER OR CARRIER next to the phone you want to change. The following message appears.



2. Click the RE-ENROLL MOBILE DEVICE button. The phone is removed and the Enroll Your Mobile Phone screen appears with your carrier and phone number pre-filled.



Welcome to The Mobile Demo Mobile Banking

Get started in just a few steps!

Step 1
Enroll your mobile device

Step 2
Activate The Mobile Demo Mobile Banking

Mobile Carrier: Verizon

Enter your mobile phone number: (909) 257-1161

Terms and Conditions: [Privacy Policy](#) [Verizon](#)

END USER LICENSE AGREEMENT TERMS FOR MOBILE BANKING
To be Agreed to by End User Prior to Use of the Mobile Banking Service

1. General: Access to your financial institution's services via your mobile device is powered by the mobile technology solution owned by InFoundry, Inc. (the "Licensor"). The Licensor is not the provider of any of the financial services available to you through the Software (defined below), and the Licensor is not responsible for any of the features, information, products or services made available to you through the Software.

2. Ownership: You acknowledge and agree that the Licensor is the owner of all right, title and interest in and to the mobile technology solution made available to you hereunder, including but not limited to any downloadables, software and the computer programs contained therein, as well as any accompanying user documentation, and all subsequent copies, updates or releases thereof, regardless of the media or form in which they may exist (all of which is collectively referred to herein as the "Software"). You may not use the Software unless you have first accepted the terms of this Agreement.

3. License: Subject to the terms and conditions of this Agreement, you are hereby granted a personal, non-exclusive, non-transferable license to use the Software (in machine readable object code form only), in accordance with the terms of this Agreement and for the sole purpose of enabling you to use and enjoy the benefits of your financial institution's services made available via the Software. This is not a sale of the Software. All rights not expressly granted to you by this Agreement are hereby reserved by the Licensor.

I have read, understood and agreed on the Terms and Conditions of Use for The Mobile Demo Mobile Banking and so signify by clicking "I accept the Terms and Conditions of Use" and proceeding to use the product.

I accept the Terms and Conditions of Use

[CANCEL](#) [ENROLL](#)

4. Disable a Phone

Use this function if your phone is temporarily misplaced.

- On the Mobile Banking Center screen, click DISABLE THIS MOBILE DEVICE next to the device you want to disable.

(909) 257-1161

Last Updated: Tue, Mar 26, 2013 04:25 PM EDT

Text Banking: Activated

Mobile Banking: Activated

[Change my phone number or carrier](#) [Disable this mobile device](#) [Remove this mobile device](#)

iPad

Last Updated: Tue, Mar 26, 2013 03:59 PM EDT

Mobile Banking: Activated

[Disable this mobile device](#) [Remove this mobile device](#)

The following message appears.



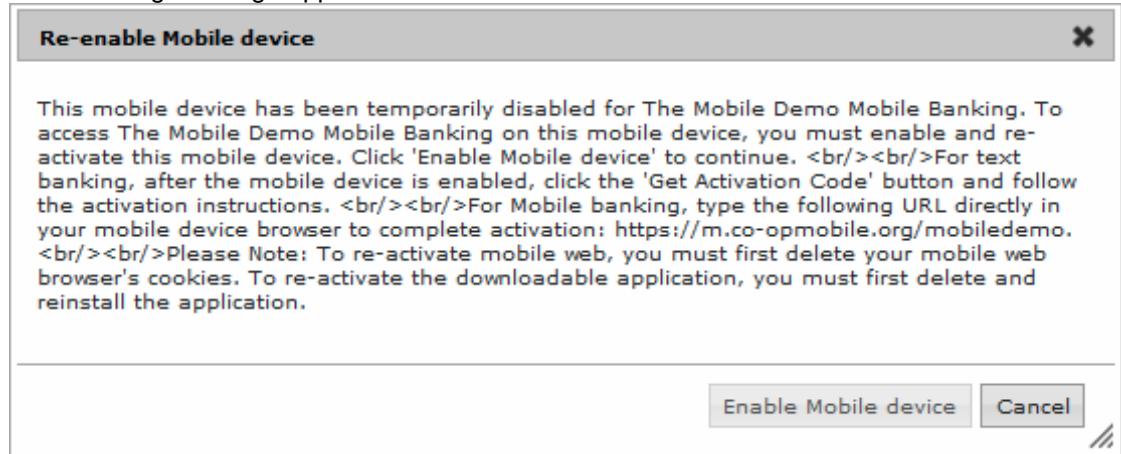
- Click DISABLE MOBILE DEVICE to confirm the action. A confirmation message appears and the DISABLE THIS MOBILE DEVICE button changes to ENABLE THIS MOBILE DEVICE.



5. Re-Enable a Phone

1. On the Mobile Banking Center screen, click on the ENABLE THIS PHONE option.

The following message appears.



TIP: Review the instructions to re-activate service on the device.

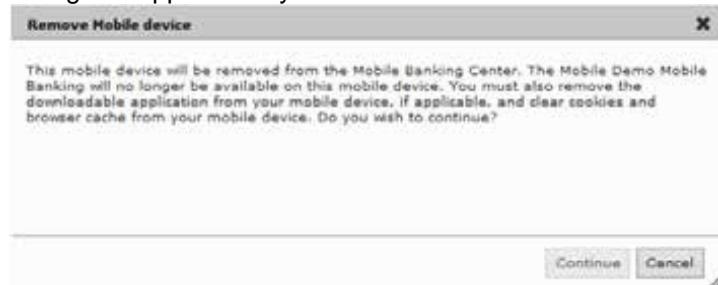
2. Click ENABLE PHONE to confirm your action. The enabled phone appears on the Mobile Banking Center screen. You must re-activate your re-enabled phone.

6. Remove a Phone

Use this function to permanently remove your phone if it has been replaced, lost or stolen. This action permanently removes your phone from your mobile banking service. Other phones you have enrolled will continue to work as usual.

Also, you can enroll a new phone to the service at any time. If you wish to discontinue your mobile banking service entirely, please contact your credit union to have your account deleted from Mobile Banking.

1. On the Mobile Banking Center screen, click REMOVE THIS MOBILE DEVICE next to the device you want to remove. A dialog box appears for you to confirm the deletion.



2. Click CONTINUE to confirm the deletion. The device no longer appears on the Mobile Banking Center screen.



7. Reset Your Account

If you forgot your user ID or password, or your credentials have been blocked, click FORGOT USER ID OR PASSWORD? on the Mobile Banking Center Sign In screen

Welcome to The Mobile Demo Mobile Banking

Frequently Asked Questions | Terms and Conditions

The Mobile Demo Mobile Banking is fast*, secure and convenient.

- Check account balances
- Transfer funds
- Find nearest branches & ATMs and more!

All you need is your Online Bank sign-in information and a data-capable mobile device that can support text messaging, mobile browsing or applications**

Don't have user credentials? [Sign up for Online Banking](#)

(800) 257-1161
Last Updated: Tues, Mar 26, 2013 04:25 PM EDT

Text Banking: [Activate Now](#) Activate Now

Mobile Banking: [Activate Now](#) Activate Now

[Change my phone number or carrier](#) | [Disable this mobile device](#) | [Retrieve this mobile device](#) | [Get Activation Code](#)

1. On the Mobile Banking Center screen, select GET ACTIVATION CODE or ACTIVATE Now next to a phone enrolled for Text Banking. The next screen displays the activation code as well as activation instructions.

MOBILE DEMO

The Mobile Demo Mobile Banking

Sign Off

Home | Email your mobile device | **Activate The Mobile Demo Mobile Banking** | Sign Off

(920) 207-7121 | U.S. Cellular

You must use your mobile device to complete the activation process within 24 hours.

If your activation code expires, visit <https://m.co-opcu.org/mobiledemo/mstc> to get a new activation code.

Your Activation Code: **140177**

Expires on **Tues, Mar 26, 2013 11:00 AM EDT**

2. Make a note of the activation code.



Mobile Web and Enhanced Mobile Web

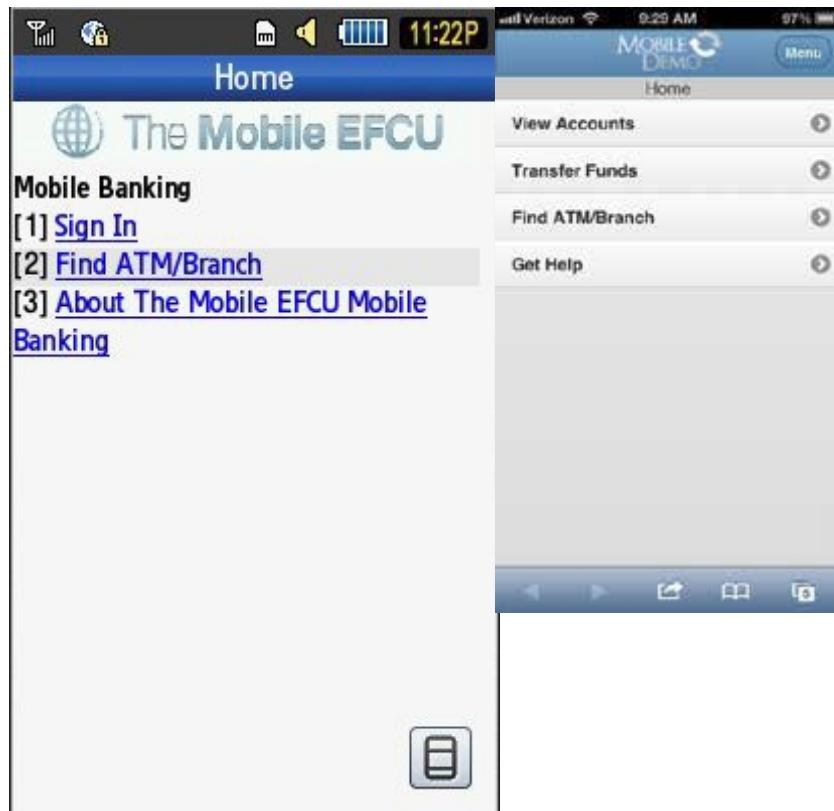
Using the web browser on your mobile device, you can interact with your credit union to securely access account balances, view transaction history, transfer funds between accounts, and search for nearby locations. Enhanced mobile browser further improves the user experience. See the separate *Supported Platforms* document for a list of devices on which enhanced mobile web is supported.

NOTE: The screen examples shown in this chapter are from an iPhone using enhanced mobile web. Screens for other smart phones are similar, but may vary in appearance

Before using the service, your phone must be activated for the mobile web option.

A. Signing On

1. Use your browser (or bookmark) to navigate to the mobile web home page.



Mobile Web

Enhanced Mobile Web

TIP: If you have forgotten the address/URL of the home page and have activated your phone for Text Banking, send **L** (for login) to **282228** (CUACCT). You should receive a reply within a few seconds. Open the message and select the URL to go to the Mobile Banking website.

2. For Mobile Web, select one of the following:

SIGN IN to view account and transaction information or to transfer funds. Skip to step 4.

ABOUT [NAME OF CREDIT UNION] MOBILE BANKING to see the software version number.



3. For Enhanced Mobile Web, select one of the following:

VIEW ACCOUNTS to view account and transaction information. The sign on screen appears. Continue with the next step.

TRANSFER FUNDS TO MOVE FUNDS FROM ONE OF YOUR MOBILE BANKING ACCOUNTS TO ANOTHER. The sign on screen appears. Continue with the next step.

GET HELP for instructions about the other functions.

4. On the Sign On screen, enter your USER ID and PASSWORD

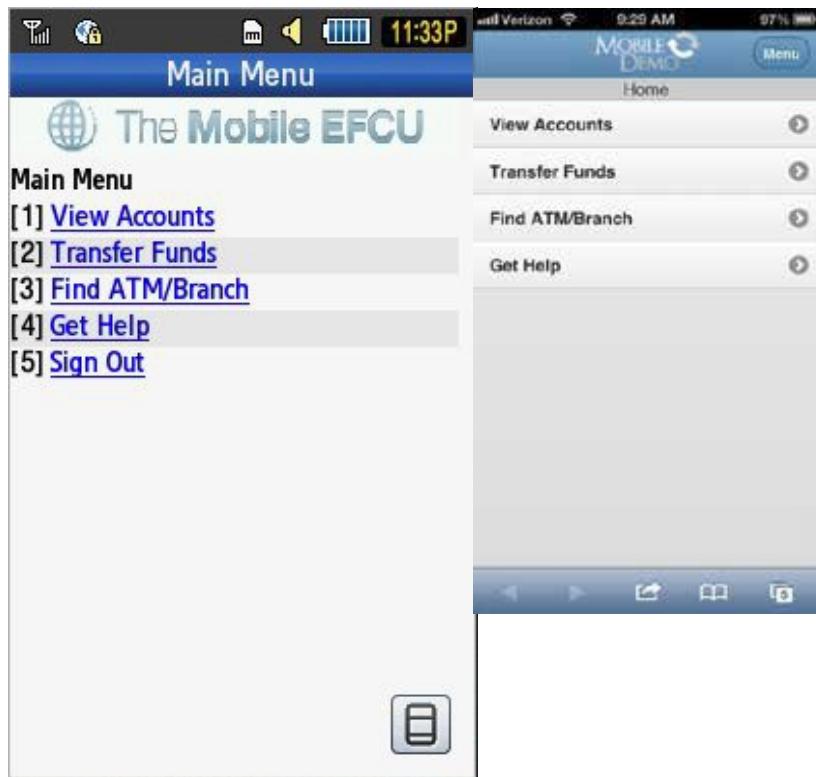


Mobile Web

Enhanced Mobile Web



5. Select NEXT or SIGN ON. The Home menu appears.



6. Select one of the following, or key in its corresponding number (mobile web only).

VIEW ACCOUNTS — continue to the next section.

TRANSFER FUNDS

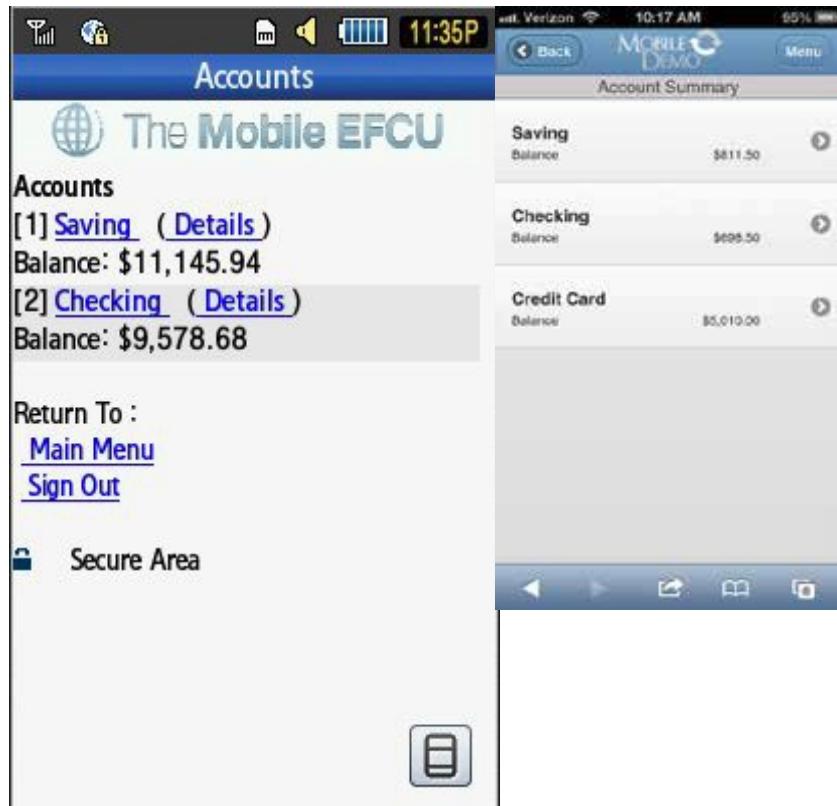
FIND ATM/BRANCH

GET HELP



B. Viewing Account and Transaction Information

- From the Main Menu, select VIEW ACCOUNTS. The Account Summary appears, displaying a list of your eligible accounts and their available balances.





2. Select DETAILS or touch the > arrow next to an individual account. The account's current and available balances are displayed.



On some phones, the options are DETAILS (for account balances) and the account's nickname (for recent activity). On other phones, the options are RECENT ACTIVITY and SEARCH ACTIVITY.



Transactions

- For Mobile Web, select ACCOUNTS to return to the Accounts screen.

The screenshot shows the 'Accounts' screen of the FamilyMobileCU mobile web application. At the top, there are standard mobile device status icons (signal strength, battery, time). Below that is the 'Accounts' header. Underneath the header, the logo 'The Mobile EFCU' is displayed. A section titled 'Accounts' lists two accounts:

- [1] [Saving \(Details\)](#)
Balance: \$11,145.94
- [2] [Checking \(Details\)](#)
Balance: \$9,578.68

Below the account list is a 'Return To:' section with links to 'Main Menu' and 'Sign Out'. At the bottom right is a small icon of a mobile phone.

- Select the account's nickname (Savings, Checking, etc.) or tap RECENT ACTIVITY. The most recent transactions are displayed.

The screenshot shows the 'Account Activity' screen for the 'Saving' account. At the top, it displays the account nickname 'Saving'. Below this is a 'Search Activity' section with a link to 'Search Activity'. The main area shows a list of transactions:

- [1] [13](#)
09/15/2011 \$550.00
- [2] [13 Transfer](#)
09/07/2011 \$550.00
- [3] [13 Transfer](#)
09/07/2011 \$2,000.00
- [4] [12 Deposit](#)
08/24/2011 \$375.00

To the right of the transaction list is a separate panel titled 'Checking Activity' which lists three transfers:

- 13 04/01/2013 \$21.00
- 13 Transfer 03/26/2013 \$4.00
- 13 Transfer 03/26/2013 \$10.50

At the bottom left is a 'Return To:' section with a 'Saving' link, and at the bottom right is a small mobile phone icon.

NOTE: Up to 10 of the last transactions (6 for loan accounts) that occurred within the past 30 days may appear (as presented to NGN; may vary by processor).



5. To view additional detail for a specific transaction, select a transaction. Details for the transaction are displayed.

Transaction Details

The Mobile EFCU

Saving Credit

To: 13

Date: 09/15/2011

Amount: \$550.00

Status: POSTED

Return To :

[Saving](#)

[Accounts](#)

[Main Menu](#)

[Sign Out](#)

Secure Area

C. Transaction Search

1. To search for a transaction(s) in Mobile Web, you must be displaying the account's recent activity (step 4 in previous task). To search for a transaction in Enhanced Mobile Web, you must be displaying the account details screen (step 2 in previous task).

Select SEARCH ACTIVITY. The Search screen appears.

Accounts

The Mobile EFCU

Saving

Search:

[1] [By Date](#)

[2] [By Amount](#)

Return To :

[Saving](#)

[Accounts](#)

[Main Menu](#)

[Sign Out](#)

Secure Area



If you want to search by amount, skip to step 5.

2. Select By DATE. The date search screen appears.

The Mobile EFCU

Saving Search

Start Date: Sep 9 11

End Date: Sep 16 11

All
Credit
Debit

Search

Return To :
[Search Menu](#)
[Saving](#)
[Accounts](#)

Checking: Search

Start Date: 04/01/2013

End Date: 04/02/2013

Select Transaction Type: All

April 2013

Su	Mo	Tu	We	Th	Fr	Sa
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

OK

3. Specify a date range by making selections for the START DATE and END DATE.

4. If you want to limit the search to only credits or debits, select the appropriate button or option in the TRANSACTION TYPE field. Then select SEARCH. Go to step 8.



Search by Amount

5. Select By AMOUNT. The amount search screen appears.

The screenshot shows the 'Transaction Search' screen of the FamilyMobileCU mobile application. At the top, there's a header bar with icons for signal strength, battery level, and time (12:00 AM). Below the header, the title 'Transaction Search' is displayed above 'The Mobile EFCU'. On the left side, there's a sidebar with 'Saving Search' and 'Low Amount' set to '\$1 . 00'. Below that is 'High Amount' set to '\$600 . 00'. Under 'Transaction Type', the radio button for 'All' is selected. At the bottom of the sidebar is a large 'Search' button. To the right of the sidebar, the main search interface shows 'Low Amount' and 'High Amount' fields, both currently empty. Below these is a dropdown menu for 'Select Transaction Type' which is set to 'All'. There's also a 'Search' button. At the very bottom of the screen, there are navigation buttons for 'Back', 'Home', and 'Exit'.

6. Specify an amount range by making entries in the LOW AMOUNT and HIGH AMOUNT fields.

TIP: To find a specific amount, enter the same value in both fields. To find transactions that do not exceed a specific amount, only enter a value in the HIGH AMOUNT field. The LOW AMOUNT field defaults to \$.00.

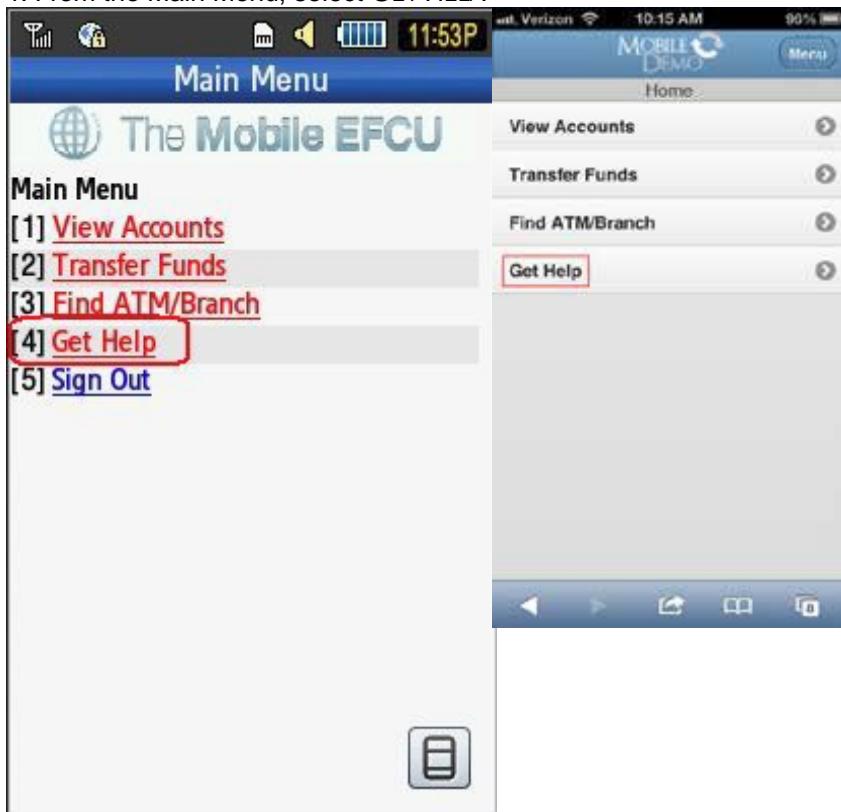
7. If you want to limit the search to only credits or debits, select the appropriate button or choose an option in the TRANSACTION TYPE field. Then select SEARCH.

This screenshot shows a transaction search dialog on a mobile device. The top status bar indicates it's 11:06 AM with 86% battery. The search form includes a 'Low Amount' field containing '1000.00' and a 'Select Transaction Type' dropdown set to 'All'. Below the form is a 'Search' button. At the bottom, there are navigation buttons for 'Previous', 'Next', 'AUTOFILL', and 'Done'. A modal overlay is open, listing three options: 'All' (which is checked with a blue checkmark), 'Debit', and 'Credit'.

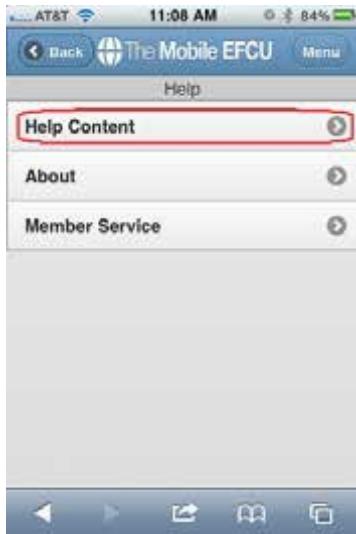


Getting Help

- From the Main Menu, select GET HELP.



- On the next screen for Enhanced Mobile Web, select HELP CONTENT.



NOTE: Select ABOUT for software version number or select MEMBER SERVICE to call a shared branch credit union.



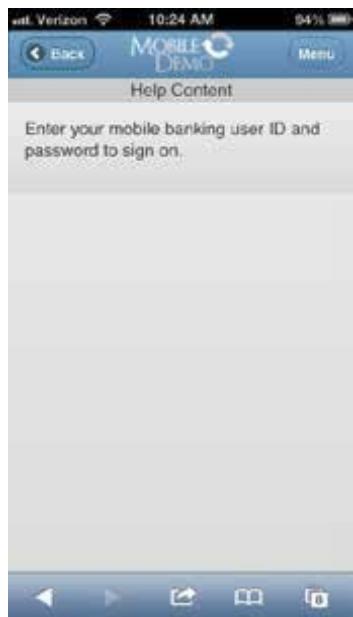
The screenshot shows the 'About' screen of the FamilyMobileCU mobile banking application. At the top, there's a status bar with signal strength, battery level (94%), and the time (11:56P). Below the status bar, the title 'About' is displayed. The main content area shows the following information:
- Logo: The Mobile EFCU
- Title: About
- Version: Version : 2.2.2.2020
- Configuration: Configuration : 1.11
- Return To: Main Menu, Sign Out
- A small icon of a mobile phone is located at the bottom right of the content area.

There is help content for:
Sign On (Enhanced Mobile Browser only)
View Accounts
Transfer Funds

The screenshot shows the 'Help' screen of the FamilyMobileCU mobile banking application. At the top, there's a status bar with signal strength, battery level (54%), and the time (10:24 AM). Below the status bar, the title 'Help' is displayed. The main content area shows the following information:
- Logo: The Mobile EFCU
- Title: Help Content
- Categories: Sign On, View Accounts, Transfer Funds, Find ATM/Branch
- Submenu: [1] View Accounts, [2] Transfer Funds, [3] Find ATM/Branch, [4] About
- Return To: Main Menu, Sign Out
- A small icon of a mobile phone is located at the bottom right of the content area.



1. Sign On Help



2. View Accounts Help

The Mobile EFCU

View Accounts

Select an account to view balances, recent activity, or to search for activity by date or amount.

Return To :

[Main Menu](#)

[Sign Out](#)



3. Transfer Funds Help

The screenshot shows a mobile application interface. At the top, there's a status bar with icons for signal strength, battery level (94%), and time (11:54P). Below the status bar is a header bar with the text "Help Transfer" and the "The Mobile EFCU" logo. The main content area has a title "Transfer Funds" and a descriptive text: "You may transfer funds between your eligible accounts. Use View Accounts to confirm that your transfer has been processed." At the bottom left, there's a "Return To:" section with links to "Main Menu" (highlighted in red) and "Sign Out". A small square icon with a stylized letter "E" is located at the bottom center.

Help Transfer

The Mobile EFCU

Transfer Funds

You may transfer funds between your eligible accounts. Use View Accounts to confirm that your transfer has been processed.

Return To :

Main Menu

[Sign Out](#)



10. Text Banking

Prior to using Text Banking, you (a member) must use a computer to register and to enroll and activate your mobile phone number for text banking. See Chapter 2 for more information. For a list of certified carriers, see the separate document, *Supported Platforms for CO-OP Mobile*.

NOTE: If you have a signature turned on for text messaging, remove the signature for any commands sent to 282228 (CUACCT). The signature may cause an unknown command.

Sending Messages

Compose text message commands as described in this chapter and send them to the CO-OP Mobile shortcode which is **282228** (CUACCT).

It's often easier for members to reply to a text message from CO-OP Mobile (back to the assigned shortcode) than it is to remember the shortcode. Encourage members to add the shortcode to their phone book for easy reference.

Composing a text message varies slightly by phone model. For questions about how to compose or reply to a text message, advise members to consult the user manual that came with their phone.

Mobile text messages include one of the commands in the following table.

Function	Command	Description	Syntax Options
Balance	B or BAL	Summary of balances for all available accounts	B BAL
History	H or HIST	Summary of recent transactions per account, in descending order by date (most recent first)	H HIST
Transfer	T or TRA	Transfer money between eligible accounts (if credit union offers this)	T TRA
Command	C or CMD	List of available text banking commands	C CMD
Help	HE or HELP	Help content for text banking	HE HELP INFO
Login	L or Login	Receive URL for CO-OP Mobile Web home page (if enabled)	L LOGIN
Stop	S or STOP	Cancels text banking	S STOP QUIT UNSUBSCRIBE CANCEL
Recover	R or RECOVER	Receive URL for CO-OP Mobile Web home page (if enabled)	R RECOVER
More	M or MORE	If there is additional information available in a separate message as the result of an initial command	M MORE NEXT



Text Shortcuts for Multiple Accounts

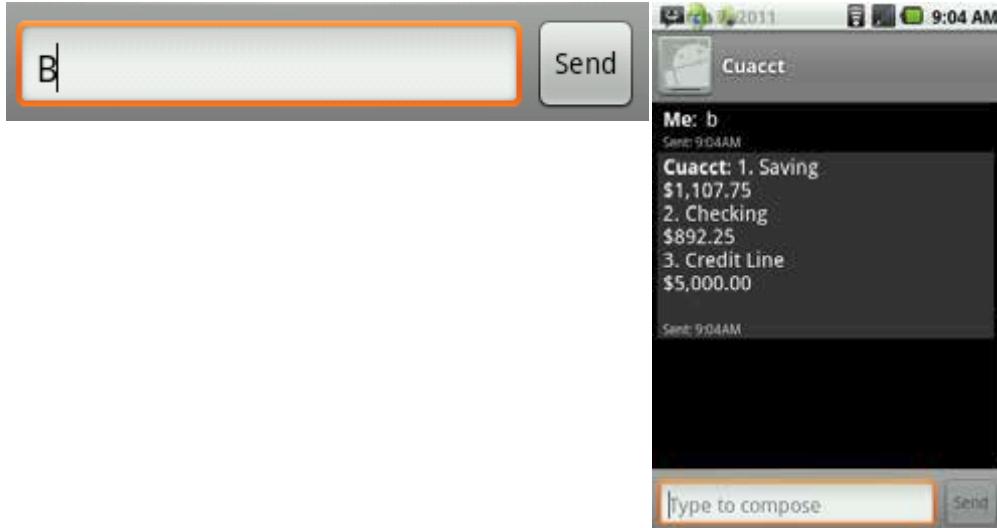
Some members may have multiple accounts, but only want to view the balance or recent transaction history on a single account. The text banking service assigns a unique sequential number to each of a member's accounts.

For example, if a member has five accounts but quickly wants to see the balance on the third account in the alphabetically sorted account list, the member would use the syntax **B 3**. For history on the fifth account, the syntax would be **H 5**.

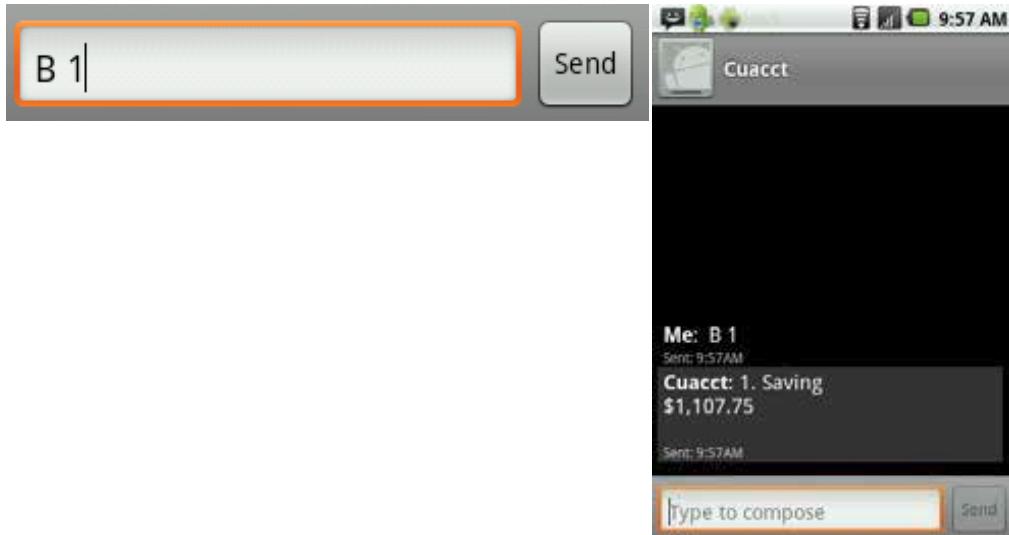
The following examples illustrate how the text banking product works in response to the text banking commands. The screenshots are from an Android. The actual look of the message 'conversation' will vary slightly based on the specific mobile phone used. However, the data is the same, regardless of device.

A. Balance Inquiry

1. Send **B** to the shortcode. Your account balances are returned.



If you have multiple accounts, you could also send **B 1** to the shortcode to get only the balance for account 1:





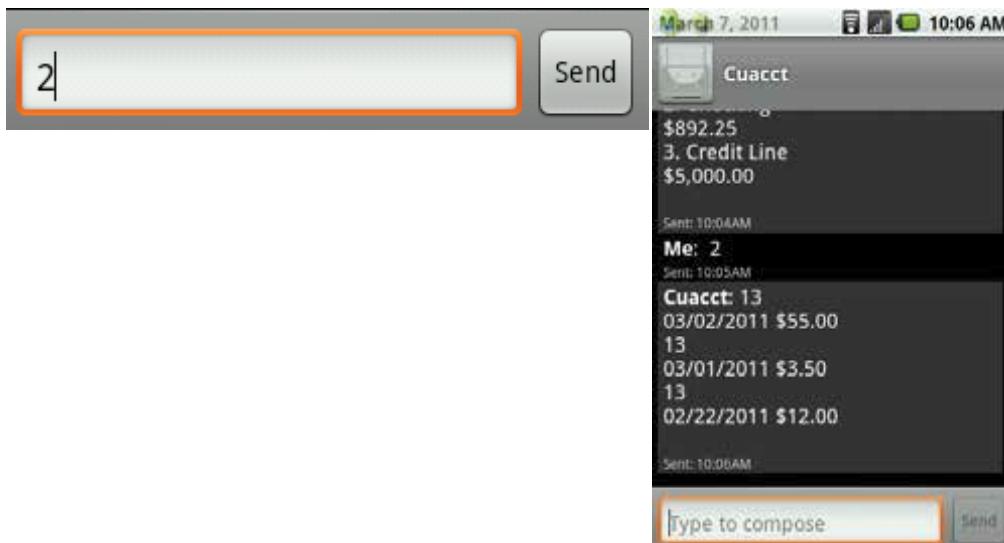
B. Transaction History

Transaction history provides a summary of recent transactions per account in descending order by date (most recent first).

1. Send **H** to the shortcode.

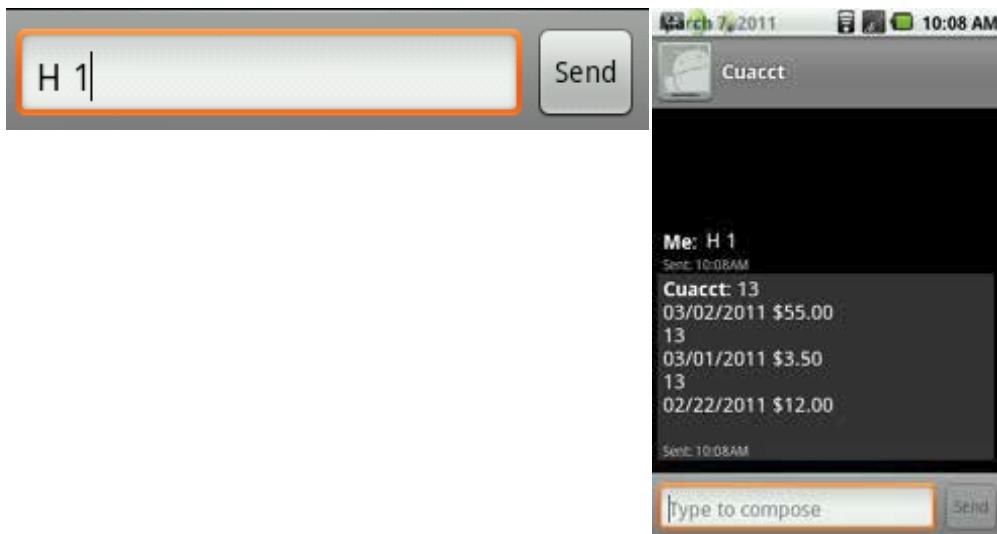


If you have multiple accounts, the system prompts you for the specific account for which transaction history is requested. Reply with the account's corresponding number (1, 2, 3, etc.).



TIP: If additional activity is available, an option is provided to reply **M** for more transactions on the same account.

2. Once you know your account's numbers, you can send a single command, such as **H 1**, to retrieve the information for only one account.

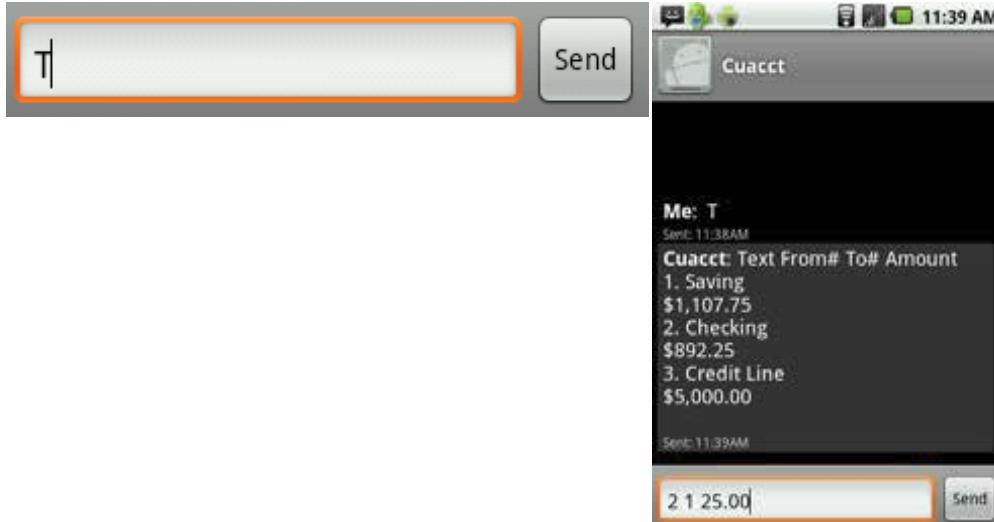




C. Transferring Funds

NOTE: Some credit unions do not allow transfers via text banking, but may provide transfer support via mobile web.

1. Send **T** to the shortcode. The return message lists your accounts eligible for transfer

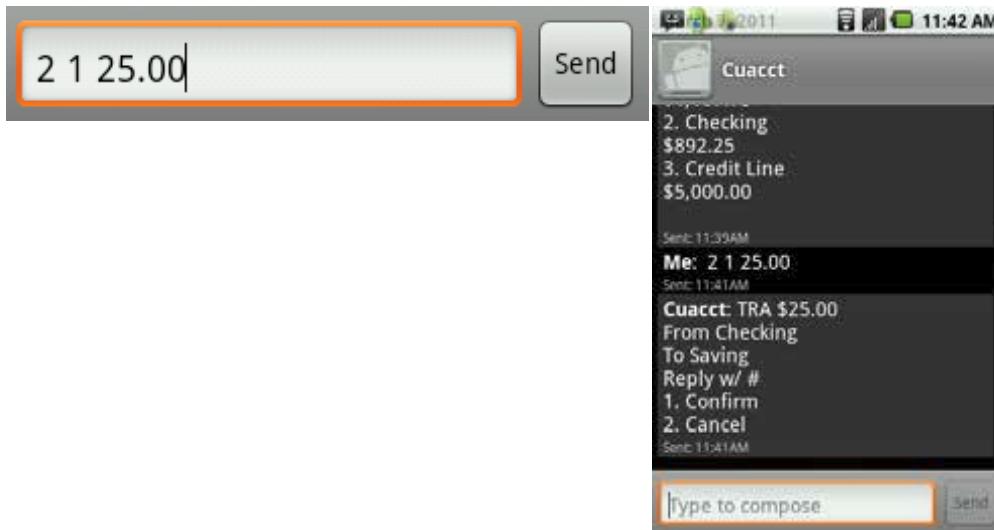


2. Send a message composed of the following, separated by spaces:

Number of the 'from' account

Number of the 'to' account

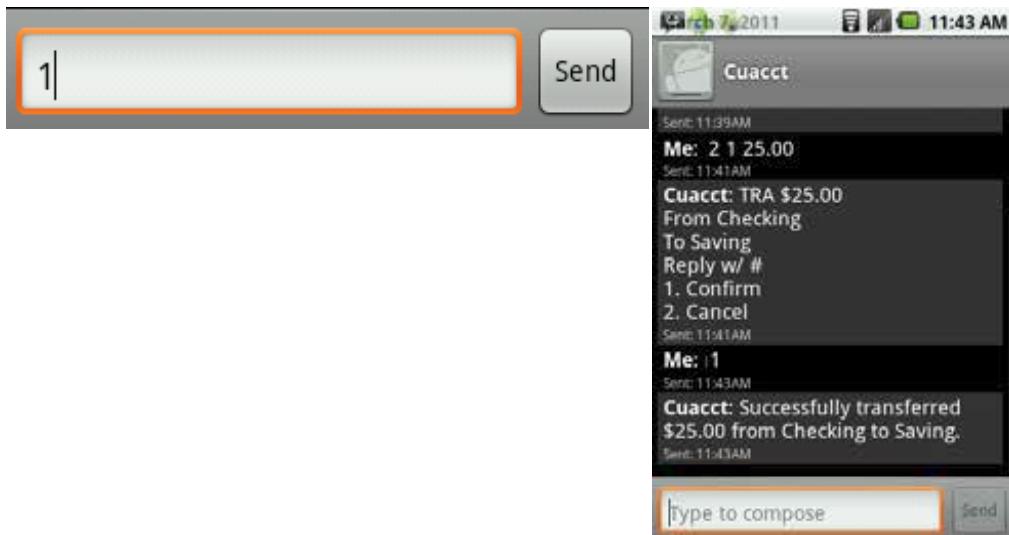
Amount of transfer in dollars and cents with decimal point.



The example specifies a transfer from account #1 to account #2 in the amount of \$25.00. The return message provides the details of the transfer for you to confirm or cancel.

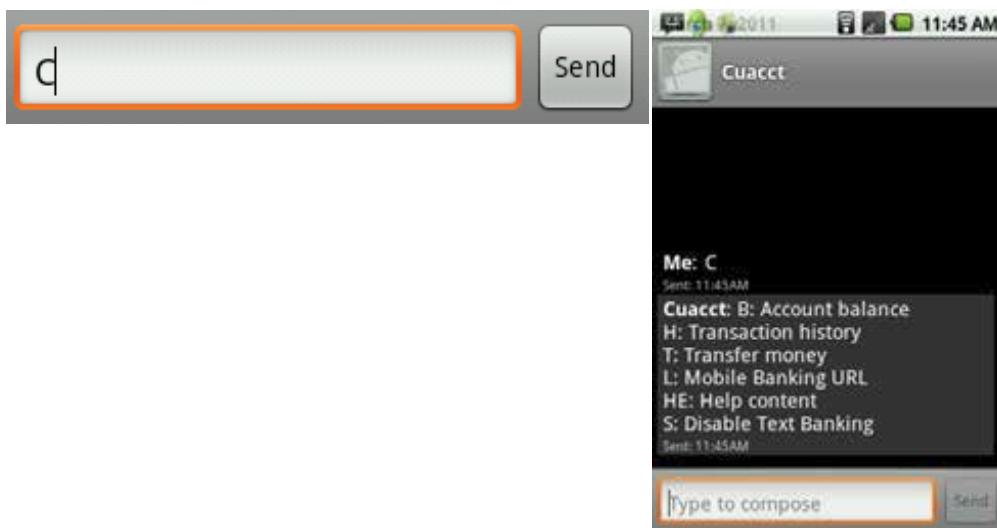


3. To proceed with the transfer, send **1** to confirm. A verification message is returned.



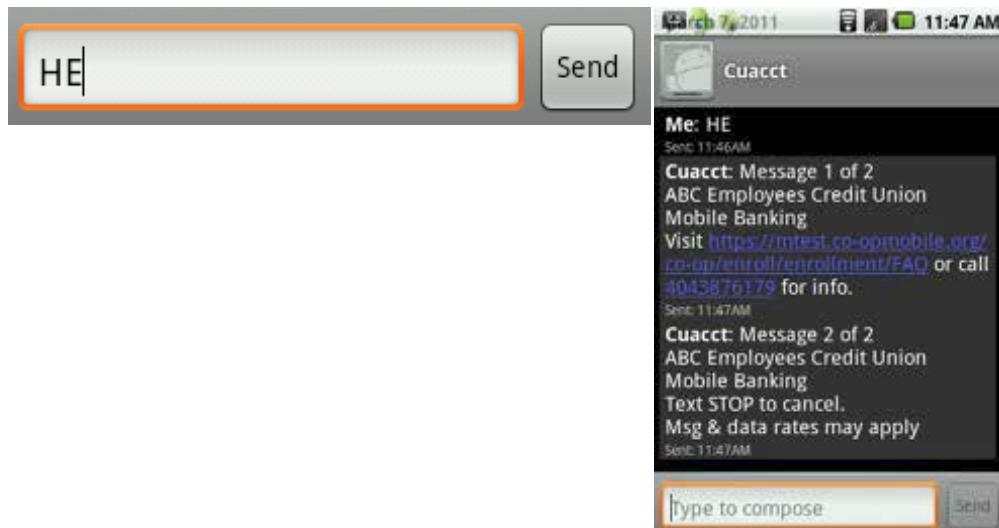
D. Help and Other Commands

1. For a list of specific help commands, send **C** to the shortcode. The returned message lists only the functions available to the member's credit union.



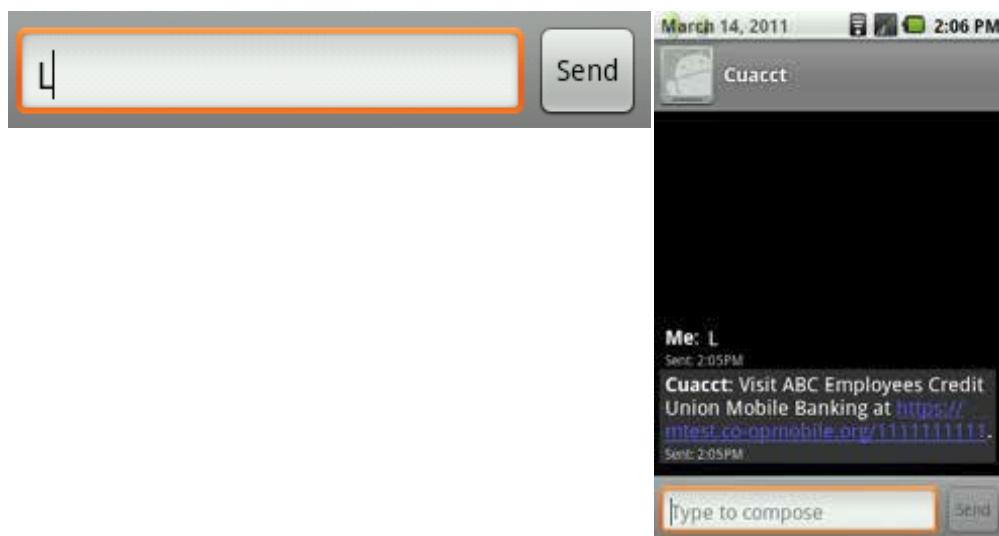


2. Send **HE** to the shortcode to get general information on text banking.



1. Mobile Web Link

1. Send L or R to the shortcode to get the URL for the credit union's mobile web home page (if applicable). You will receive an error message if you are enrolled in only text banking





2. Stop Text Services

1. Send **S** to the shortcode to cancel text banking. You will receive a verification message.

